Certificate Number: 06531-NJ-DE-032800772

Bankruptcy Case Number: 19-13989



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on May 10, 2019, at 2:04 o'clock PM CDT, Barry H Ohringer completed a course on personal financial management given by telephone by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 10, 2019 By: /s/Patricia Queen

Name: Patricia Queen

Title: Certified Credit Counselor